

EXHIBIT 21



GLOBE LIFE AND ACCIDENT INSURANCE COMPANY

GLOBE LIFE CENTER • OKLAHOMA CITY, OKLAHOMA 73184 • (972) 540-6542

9/23/2009

Dr. Sherion Moon

REDACTED

Powder Springs, GA 30127

RE: Policy: 00J280363
Insured Name: Velma Middlebrooks
DOD: April 10, 2009

Dear Dr. Moon:

We are writing in regards to the above referenced policy and insured. Again, please accept our condolences on your loss.

We are in receipt of the dispute between yourself, Adrian Rich and Barbara Mallory concerning the beneficiary designation for the above referenced policy and related claim. This letter is to advise you that if all parties are unable to come to an agreement concerning the payment of benefits for this policy within 30 days, we will have no choice but to interplead the funds through the court. When this happens, the courts will decide who the proceeds of the policy are paid to.

We have satisfactorily explained the matter. Please contact us if you have any questions.

Sincerely,

Dawn D. Mitchell
Life Benefits Division

DDM/klf
Ecn: RE
CC: Barbara Mallory
Adrian Rich



GLOBE LIFE AND ACCIDENT INSURANCE COMPANY

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9/23/2009

Adrian Rich

REDACTED

Atlanta, GA 30318-5924

RE: Policy: 00J280363
Insured Name: Velma Middlebrooks
DOD: April 10, 2009

Dear Ms.Rich:

We are writing in regards to the above referenced policy and insured. Again, please accept our condolences on your loss.

We are in receipt of the dispute between yourself, Barbara Mallory and Sherion Moon concerning the beneficiary designation for the above referenced policy and related claim. This letter is to advise you that if all parties are unable to come to an agreement concerning the payment of benefits for this policy within 30 days, we will have no choice but to interplead the funds through the court. When this happens, the courts will decide who the proceeds of the policy are paid to.

We have satisfactorily explained the matter. Please contact us if you have any questions.

Sincerely,

Dawn D. Mitchell
Life Benefits Division

DDM/klf
Ecn: RE
CC: Sherion Moon
Barbara Mallory



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9/23/2009

Barbara Mallory

REDACTED

Atlanta, GA 30318-5924

RE: Policy: 00J280363
Insured Name: Velma Middlebrooks
DOD: April 10, 2009

Dear Ms.Mallory:

We are writing in regards to the above referenced policy and insured. Again, please accept our condolences on your loss.

We are in receipt of the dispute between yourself, Adrian Rich and Sherion Moon concerning the beneficiary designation for the above referenced policy and related claim. This letter is to advise you that if all parties are unable to come to an agreement concerning the payment of benefits for this policy within 30 days, we will have no choice but to interplead the funds through the court. When this happens, the courts will decide who the proceeds of the policy are paid to.

We have satisfactorily explained the matter. Please contact us if you have any questions.

Sincerely,

Dawn D. Mitchell
Life Benefits Division

DDM/klf
Ecn: RE
CC: Sherion Moon
Adrian Rich